BRITISH MUTUAL LIFE OFFICE.—

The Public are invited to examine for themselves the advantages gained for Assurers by the plan on which policies are granted by this Office.—Apply to CHARLES JAMES THICKE, Secretary, 17, New Bridge-street, Blackfriars.

ALL POLICIES INDISPUTABLE.

ENGLISH and CAMBRIAN LIFE ASSURANCE SOCIETY.

9, New Bridge-street, Blackfriars.

Declined lives at equitable rates.

Policies of five years' standing not void in cases of suicide.

Medical men remunerated in all cases.

Loans granted on personal and other security on terms more advantageous to the borrower than in any other office.

Annuities and Endowments granted on the most advantageous terms.

Prompt payment of all claims.

CHARLES W. BEVAN, Resident Manager and Actuary.

PROFESSIONAL LIFE ASSURANCE COMPANY.

Admitting on equal terms persons of every class and degree to all its benefits and advantages.

Capital, Two Hundred and Fifty Thousand Pounds.

Chairman—Major HENRY STONES.

Deputy-chairman—JAMES ANDREW DURHAM, Esq.

With upwards of Fourteen Hundred Shareholders.

There are two important clauses in the deed of settlement, by which the directors have power to appropriate one-tenth of the entire profits of the company:—

1st.—For the relief of aged and distressed parties assured for life, who have paid five years' premiums, their widows and orphans.

2nd.—For the relief of aged and distressed original proprietors, assured or not, their widows and orphans, together with 5 per cent. per annum on the capital originally invested by them.

All policies indisputable and free of stamp duty.

Rates of premium extremely moderate.

No extra charge for going to or residing at (in time of peace) Australasia, Bermuda, Madeira, Cape of Good Hope, and the British North American Colonies.

Medical men in all cases remunerated for their report.

Assurances granted against paralysis, blindness, accidents, insanity, and every other affliction, bodily and mental, at moderate rates.

A liberal commission allowed to agents.

Annual premium for assuring 100l., namely:—

Age—20	£1 10 9		Age—40	£2 13 6
30	1 19 6		50	3 19 8

Prospectuses, with tables and fullest information, may be had at the offices of the Company, or of any of their agents.

Applications for agencies requested.

EDWARD BAYLIS, Resident Manager and Actuary.

Offices, 76, Cheapside, London.

THE GENERAL LIFE and FIRE ASSURANCE COMPANY.

—Established 1837.—Empowered by Special Acts of Parliament.—62, King William-street, London; and 18, St. David-street, Edinburgh.

CAPITAL—ONE MILLION.

DIRECTORS.

George Bousfield, Esq.	Charles Hindley, Esq., M.P.
Thomas Challis, Esq., Alderman	Thomas Piper, Esq.
Jacob George Cope, Esq.	Thomas B. Simpson, Esq.
John Dixon, Esq.	Hon. Charles P. Villiers, M.P.
Joseph Fletcher, Esq.	John Wilks, Esq.
Richard Hollier, Esq.	Edward Wilson, Esq.

AUDITORS.

William Hunter, Jun. Esq. | Joseph Dawson, Esq.

George Meek, Esq.

Secretary.—Thomas Price, LL.D. Actuary.—David Oughton, Esq.

Surveyors.—John Davies, Esq.; James Harrison, Esq.

Solicitor.—Stephen Walters, Esq.

Annual Premiums for the Assurance of 100l. payable at death.

25	30	35	40	45
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1 16 8	2 1 5	2 7 0	2 15 7	3 6 0

The following are amongst the distinctive features of the Company:—

I. Entire freedom of the assured from responsibility, and exemption from the mutual liabilities of partnership.

II. Payment of claims guaranteed by a capital of 1,000,000l.

In the LIFE DEPARTMENT.—1. Assurances are effected on participating and non-participating tables, on ascending and descending scales, for short periods, and by policies payable at the ages of 45, 50, 55, or 60, or previously in the event of death.

2. Premiums paid annually, half yearly, or quarterly, in a limited number of payments, in one sum, or on increasing or decreasing scales.

3. Policies on the participating scale immediately interested in the profits of the Company.

4. The age of the assured admitted, on satisfactory evidence being presented.

5. Policies assigned as security not forfeited by duelling, suicide, or the execution of judicial sentence.

In the FIRE DEPARTMENT.—Houses, furniture, stock in trade, mills, merchandise, shipping in docks, rent, and risks of all descriptions insured at moderate rates.

Loans from 50l. to 1,000l. advanced on personal security, and the deposit of a Life Policy to be effected by the borrower.

A liberal commission allowed to solicitors, auctioneers, and surveyors.

PROVIDENT LIFE OFFICE, 50, Regent-street;

City Branch: 2, Royal Exchange-buildings.—Established 1806. Policy-holders' Capital, 1,192,818l. Annual Income, 150,000l. Bonuses declared, 743,000l. Claims paid since the establishment of the Office, 2,001,450l.

PRESIDENT.—The Right Honourable EARL GREY.

DIRECTORS.

The Rev. JAMES SHERMAN, Chairman.

HENRY BLENCOWE CHURCHILL, Esq., Deputy-Chairman.

Henry B. Alexander, Esq.	William Ostler, Esq.
George Dacre, Esq.	Apsley Pellatt, Esq.
William Judd, Esq.	George Round, Esq.
Sir Richard D. King, Bart.	Frederick Squire, Esq.
The Hon. Arthur Kinnaird.	William Henry Stone, Esq.
Thomas Maugham, Esq.	Capt. William John Williams.

J. A. Beaumont, Esq., Managing Director.

PHYSICIAN.—John Maclean, M.D., F.S.S., 29, Upper Montague-street, Montague-square.

Nineteen Twentieths of the Profits are divided among the Insured.

EXAMPLES OF THE EXTINCTION OF PREMIUMS BY THE SURRENDER OF BONUSES.

Date of Policy.	Sum Insured.	Original Premium.	Bonuses added subsequently, to be further increased annually.
	£	£ s. d.	£ s. d.
1806	2,500	79 10 10 extinguished.	1,222 2 0
1811	1,000	33 19 2 ditto	231 17 8
1818	1,000	34 16 10 ditto	114 18 10

EXAMPLES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	Date.	Sum Insured.	Bonuses added.	Total with additions to be further increased.
		£	£ s. d.	£ s. d.
521	1807	900	982 12 1	1,882 12 1
1174	1810	1,200	1,160 5 6	2,360 5 6
3392	1820	5,000	3,558 17 8	8,558 17 8

Prospectuses and full particulars may be obtained upon application to the Agents of the Office in all the principal towns of the United Kingdom; at the City Branch; and at the head Office, No. 50, Regent-street.

LONDON Assurance CORPORATION

established by ROYAL CHARTER, in the reign of George I., 1720.

FOR LIFE, FIRE, AND MARINE ASSURANCES.

Head Office, No. 7, Royal Exchange.

Branch Office, No. 10, Regent-street.

ACTUARY.—PETER HARDY, Esq., F.R.S.

THIS CORPORATION has effected ASSURANCES on LIVES for a period of ONE HUNDRED AND THIRTY YEARS.

FIRE INSURANCES effected at moderate rates upon every description of property.

MARINE INSURANCES at the current premiums of the day.

JOHN LAURENCE, Secretary.

HEALTHY AND UNHEALTHY LIVES ASSURED.

THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY,

8, New Coventry-street, Leicester-square, London; and 18, Rue Tronchet, Paris; incorporated under the 7th and 8th Vict. cap. 110.

This Company assures Diseased as well as Healthy Lives.

Lives declined by other offices accepted at equitable rates.

The Board meets every Thursday at 2 o'clock. Prospectuses, proposals, and any information furnished on application to the Actuary or Secretary.

WILLIAM HENRY ARCHER, Actuary.

WILLIAM NORRIS, Secretary.

LOANS ON EQUITABLE TERMS.

LONDON MUTUAL LIFE and GUARANTEE SOCIETY.

Head Offices, 63, Moorgate-street, London. Incorporated by Act of Parliament, with a Guarantee Fund of 50,000l. Loans granted upon approved personal or other security, in connection with a life assurance, for periods not exceeding three years. Applications addressed to the Secretary, and endorsed "Private," will be regarded as strictly confidential, and meet with attention. Prospectuses, tables of rates, terms of honesty guarantee, and every other information, on application at the Society's Offices. By Order.

GEORGE WILSON, Chairman.

JOSEPH TUCKER, Vice-Chairman.

March, 1851. HENRI C. EIFFE, Secretary.

The Directors are ready to receive applications for Agencies from persons of respectability and industrial energy of character.

J. B. WHITE and SONS advise purchasers

of PORTLAND CEMENT to ascertain if an article now selling under that name at a reduced price be the real Portland Cement or a spurious imitation of it in the shape of a Lias Lime.

ATKINSON'S CEMENT, made in London

from the Stone supplied from the Mulgrave estate, is well known for its quick setting properties and fine natural colour, which have distinguished it for many years as the best Cement for Casting and all ornamental purposes.—Manufacturers, J. B. WHITE and SONS, Millbank-street, Westminster.

KEENE'S and PARIAN CEMENTS,

for internal stucco, are employed very advantageously in place of wood for skirtings, architraves, and panel mouldings, and for in-door flooring, instead of stone. The peculiar properties of PARIAN Cement allow of its being painted or papered upon within a few hours of its application, and thus render it an important substitute for common plastering in those cases where expedition and beauty of finish are essential.—J. B. WHITE and SONS, Millbank-street, Westminster, Patentees of KEENE'S Cement, Licensees of PARIAN Cement.

PORTLAND CEMENT, as manufactured

by J. B. WHITE and SONS, possesses all the properties of the best Roman Cement, but has the advantage over that material of wholly resisting frost. When used as a stucco, it does not vegetate or turn green in damp situations, and requires no colouring. Employed as an hydraulic mortar for brickwork, it carries four to five measures of sand to one of cement, and is proved by trial to become harder and stronger in these proportions than Roman Cement with but one measure of sand. This superior cementing power, combined with its eminently hydraulic properties, point it out as the fittest material for building sea and embankment walls, the lining of reservoirs, cisterns, and baths, and for all those purposes where strength and a perfect resistance to water are required.

Manufacturers—J. B. WHITE and SONS, Millbank-street, Westminster, and 36, Seel-street, Liverpool.

PORTLAND CEMENT, in Casks of Four

Imperial Bushels. QUANTITY, NOT WEIGHT, BEING THE STANDARD.—CHAS. FRANCIS and SONS, Cement Works, Nine Elms, London.

PORTLAND CEMENT, solely

MANUFACTURED by WILLIAM ASPDIN, Son of the Patentee.—Messrs. ROBINS, ASPDIN, and Co. request reference to No. 285, page 471; and also Nos. 286 and 288, pages 488 and 251, of "The Builder," for accounts of EXPERIMENTS on the strength of Portland Cements, whereby the great superiority of their Cement is manifest. This Cement has been proved for upwards of twenty years in the Thames Tunnel to resist the action of water; it is stronger in its cementitious qualities, harder, and more durable than any other description of Cement; it does not vegetate, oxydate, or turn green; nor is it affected by any atmospheric influence whatever the climate, resisting alike the action of frost and heat. It is manufactured to set in from five to sixty minutes. For all purposes that Cement is applicable the Proprietors challenge competition.—Orders received by Messrs. ROBINS, ASPDIN, and Company, at their Manufactory, Northfleet, Kent, and their Wharf, Great Scotland-yard, Whitehall; also at their Depôt, 40, Hanover-street, Liverpool.

6, South Wharf, Paddington.

PORTLAND CEMENT.—FREEMAN

and RICHARDSON have much pleasure in introducing to the trade the above superior CEMENT, being of uniform colour and quality (a desideratum never before attained in Portland Cements). It possesses extraordinary cementitious qualities, resists the action of frost and heat, and is more durable than any other Cement; does not vegetate, turn green, or crack, combined with which its eminent hydraulic properties stamp it at once as the first Cement of the day for work where all the above qualities are requisite. It is manufactured on the only principle Portland Cement can be, and contrary to the statements put forth by those who have hitherto had the monopoly. Manufactured by R. GREAVES, Esq., at his Works, near the River Avon, and sent to all parts of the kingdom per boat or rail, at a reduced price to the trade.

ROMAN and other CEMENTS.—Manufactured

by J. M. BLASHFIELD, successor to the patentees, PARKER and WYATT, who, in 1796, first introduced PARKER'S ROMAN CEMENT, which has now for upwards of fifty years been extensively used in most of the public and private buildings and other works in this country and throughout the world. Among the more recent works in this country where it has been largely employed since the present proprietor became the manufacturer, may be named the Lyceum and St. James's Theatres, the Carlton, Reform, and Army and Navy Club Houses, the London Docks, the Thames Tunnel, the Winter Palace, St. Petersburgh, the British Museum, the York Minster, the Royal Exchange, the Nelson Column, and the New Houses of Parliament. When properly applied, it is the most perfect and economical Cement for hydraulic works known; and, when used as a stucco, it will resist the action of heat and frost, and preserve walls from damp. As a mortar for brickwork, it surpasses any other material, and is NEARLY AS CHEAP FOR SUCH WORK AS MORTAR MADE OF ORDINARY LIME. Terras, or Hydraulic Lime, for setting masonry where slow induration is important, so as to allow for the settlement of work. A Cement of extraordinary tenacity and hydraulic properties, and with which the most ancient works in Lancashire have been executed. Hamelin's Patent Mastic, or Oil Cement, which may be painted immediately after use. Also Martin's Cement, Keene's Cement, Portland Cement, Genuine Plaster of Paris, prepared from the purest gypsum, and of any degree of fineness required. Chimney-pots, Frames, Pan Tiles, &c.—Manufactory, Millwall, Poplar. Depôts, Commercial-road Lambeth, and Paddington-basin. Counting-house, 3, New London-street, Mark-lane, City.

PARIAN CEMENT for internal use, to be

PAINTED IN A FEW HOURS, AND PAPERED WITHIN A COUPLE OF DAYS.—CHARLES FRANCIS and SONS, Patentees, Nine Elms, London.

GREAVES'S PORTLAND, ROMAN, and

LIAS CEMENTS.—The above possess every cementitious property, in an eminent degree, and are unequalled for all hydraulic purposes.

GREAVES'S GROUND BLUE LIAS LIME.

FREEMAN and RICHARDSON, Agents.

Office, Warwick. 6, South-wharf, Paddington.

ROMAN CEMENT and PLASTER of PARIS WORKS.

THOS. FREEN and CO.,

Manufacturers of ROMAN CEMENT, PLASTER of PARIS, and GROUND BLUE LIAS LIME.

TUSCANY WHARF, Regent's Canal, Kingsland-road, LONDON.

DEPOTS—QUEEN'S WHARF, Great Cambridge-street, Hackney-road.

" KING'S WHARF, New Wharf-road, Battle-bridge.

" No. 6 WHARF, PADDINGTON.

N.B. LATHS, TILES, PAVING BRICKS, PLASTERERS' HAIR, ARTIFICIAL STONE, POTTERY WARE, &c. &c.

MARTIN'S PATENT

FIRE-PROOF AND ORNAMENTAL CEMENT,

APPLICABLE FOR

ALL INTERNAL PURPOSES WHERE PLASTERING IS REQUIRED.

This invaluable Cement has now been before the public so many years, and obtained so high a standing in the estimation of all who have used it, that it is unnecessary to comment on its merits. Messrs. STEVENS and SON, however, feel called upon to observe, that from the greater extent of surface which a given quantity of MARTIN'S will cover, as compared with other Cements for internal use, there will be found a gain of 16½ per cent. in material, full 7 per cent. less in price, with an additional saving in labour of 10 per cent., by its allowing about forty minutes for working, being less than one-tenth of the time of other cements of a similar nature, therefore worked with greater facility, making together the enormous saving of full THIRTY-THREE PER CENT.; its advantages therefore cannot admit of doubt. Specimens, showing its beauty, hardness, and applicability to all plain and ornamental purposes, may be seen; and the Cement, in any quantity, obtained of Messrs. STEVENS and SON, at their Plaster and Cement Works, 186, Drury-lane, London.—Manufactory, Derwent Mill, Derby.

N.B. This Cement will receive paint or paper in a few hours after the completion of the work by the plasterers.

JOHNS and CO.'S

PATENT PERMANENT STUCCO WASH, WITHOUT SIZE OR OTHER CORRUPTIBLE INGREDIENT.

JOHNS and CO. having effected some important improvements in the manufacture of this very useful material, confidently offer it to the notice of the Trade and the Public generally, as possessing every advantage over the common Lime Wash or Water Colour for STUCCO or BRICK WORK. It is a Stone Colour, but may be tinted to any other—DOES NOT WASH OFF—is perfectly dry in twenty-four hours, and, being a non-absorbent, is admirably adapted for Railway Stations, Union Workhouses, Barracks, Schools, Prisons, &c. One cwt. will cover 300 square yards. It will keep good for years, and MAY BE EXPORTED WITH PERFECT SAFETY.

JOHNS and CO.'S STUCCO CEMENT.—This cement, from the great reduction in price, and its suitableness for internal as well as external surfaces, places it above all other materials of its kind; it has no caustic qualities; may be painted or papered in a few days; never blisters, cracks, or vegetates; soon becomes as hard as stone; and may be cleaned with a brush and water.

The merits of the PAINT are well known for its application to stucco work of all kinds, and external work generally. Numerous testimonials, prospectuses, and every information may be obtained, on application to the Sole Agent, PHILIP HARE, at the Warehouse, 23, Steel-yard, Upper Thames-street. A liberal allowance to wholesale dealers.

LIME WORKS, WOULDHAM, near ROCHESTER.

THOS. FREEN and CO. beg to inform builders, contractors, and others, that they have purchased the LIME WORKS at WOULDHAM, on the MEDWAY, of Mr. J. W. LINDRIDGE, and are now prepared to supply GREY, CHALK, and FLARE LIME upon very reasonable terms, either by the barge direct from their Works, or in small quantities from their Wharfs, viz., TUSCANY WHARF, REGENT'S CANAL, KINGSLAND-ROAD, London; QUEEN'S WHARF, Great Cambridge-street, HACKNEY-ROAD; KING'S WHARF, NEW WHARF ROAD, BATTLE BRIDGE.

GREY-STONE LIME.—HALL, Brothers,

Merstham Lime Works, near Reigate, beg to offer to Builders and others a list of their prices for Cash on delivery.

Grey-Stone Lime	6s. 6d.	per Yard, or 22 Bushels.	
Ditto, for Manure	4s. 6d.	ditto	ditto
Ditto, Ashes	1s. 6d.	ditto	ditto
Black ditto	2s. 6d.	ditto	ditto

In not less than Six Yard quantities, and put on the Railway for all goods stations on the London and Brighton, and South Eastern Railways, or lines connected with them. A fresh supply hot from the kilns daily, at the Bricklayers' Arms and Croydon Stations, and delivered to all parts.

Prices for Cash on delivery:—7s. per yard at the stations or works; 8s. per yard delivered within five miles; in not less than 6-yard quantities. Booking, 3s. per yard; 1s. per yard off, if paid monthly. Collecting charged for. The Quality is warranted to be the Best.—Address, Merstham, near Reigate, Croydon; or Toulls-place, Old Kent-road.

Brick, Cement, Lime and Tile Wharf,

Greaves's Blue Lias Lime and Cement,

6, South Wharf, Paddington Basin.

LIAS CEMENT is a beautiful Bath-stone

colour, free from vegetation, does not crack, is well adapted for every description of Modelling and Casting, and all hydraulic purposes.

LIAS LIME

As Concrete and Mortar for Foundations, Sewers, Dock Walls, &c., is far superior to any other cement, or lime, as it sets as hard as stone under water, and is thoroughly impervious to damp or wet. The following are a few of the places where its efficacy has been thoroughly tested:—

The Tunnels, Bridges, Docks, Stations, and all the foundations on the Great Northern Railway,

J. and L. CUBITT, Esqrs., Engineers.

All works on the Great Western Railway,

I. K. BRUNEL, Esq., Engineer.

The London and Brighton, and South Coast Extension,

F. HOOD, Esq., Engineer.

The London and Birmingham,

— DOCKRAY, Esq., Engineer.

Leith Harbour and Docks,

J. M. RENDEL, Esq., Engineer.

Birkenhead Docks,

Ditto.

Works at Yarmouth,

Messrs. WALKER and BURGESS, Engineers.

Hungerford, Windsor, and Datchet Improvement Bridges,

T. PAGE, Esq., Engineer.

Woolwich and Chatham Dockyards,

The London and St. Katharine's Docks,

GEO. AITCHESON, Esq., Engineer.

Liverpool Docks, and Ramsgate Harbour, Grand Junction, Regent's, and other Canals; Imperial, Commercial, and other Gas Works; East London, Grand Junction, Chelsea, West Middlesex, and other Water Works; Exchange, Coal Exchange, City Prison, Billingsgate Improvements, and other works,

J. B. BUNNING, Esq., Architect.

Sewers in the Metropolitan District,

F. FORSTER, Esq., Engineer.

County Asylum, Colney Hatch,

W. DAUKES, Esq., Architect.

Encham Hall, Oxon,

C. BARRY, Esq., Architect.

Shuckburgh Hall,

H. E. KENDALL, Esq., Architect.

Mansions at Kensington,

J. ELGER, Esq., Architect.

Athenæum Club House, which has stood the test of years without any visible effect.

FREEMAN and RICHARDSON.

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